

Certificate Number: 12433-NJ-DE-039356073

Bankruptcy Case Number: 17-29060



12433-NJ-DE-039356073

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2025, at 2:38 o'clock PM EST, Patricia L. Ryland completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 19, 2025 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher